

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

CXE 17-020080  
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Courtney A. Martin - 098782016  
Elizabeth L. Wassall - 023211995  
Jeffrey Rappaport - 003431991  
ATTORNEYS FOR LEHMAN XS TRUST MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2006-15,  
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO BANK OF AMERICA  
NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR BY MERGER TO LASALLE BANK  
NATIONAL ASSOCIATION, AS TRUSTEE

**IN RE:**

ALFREDO F CHAO AND  
CHRIS ANNE CHAO, DEBTORS



Order Filed on November 13, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 18-24434-VFP

HEARING DATE: NOVEMBER 1, 2018

JUDGE: HONORABLE VINCENT F.  
PAPALIA

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: November 13, 2018**

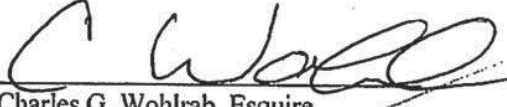
A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

This matter being opened to the Court by Javier L. Merino, attorney for the Debtor upon filing of a Chapter 13 Plan, and LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, hereinafter "Secured Creditor," by and through its Authorized Agent, SHAPIRO & DENARDO, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,


1. Debtor will apply through Creditor's Servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 279 Highland Avenue, Wood Ridge, New Jersey 07075.
2. This loan modification review shall be completed by November 30, 2018 or as extended by the Court.
3. Debtor agrees to make adequate protection payments to Secured Creditor in the amount of \$2,400.00.
4. If a loan modification is not offered by the date specified in Paragraph Two (2), Debtor must within fourteen (14) days of receipt of the denial; 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages, 2) modify the Chapter 13 Plan to surrender the subject property, or 3) Convert to a Chapter 7 case.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on August 9, 2018; ECF Doc. No.: 17.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan.

We hereby consent to the form, content,  
and entry of the within Order.

Shapiro & DeNardo, LLC

  
Charles G. Wohlrab, Esquire  
Attorney for the Secured Creditor

Date: 11-2-18

  
Javier L. Merino, Esquire  
Attorney for the Debtors

Date: 11/15/18

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Alfredo F. Chao  
Chris Anne Chao  
Debtors

Case No. 18-24434-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.  
db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by cwohlab@logs.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com, notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com  
Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com, notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com  
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10